





## The Outlook.

By C. C. Phillips.

KENTUCKY

It is easy Credit.

It is the credit of modern commerce

to the effort to keep up with

other contemporaries in a fact

established. The Massachusetts

of labor statistics arrives at

its old conclusion by a new route

no doing. It suggests that to the

extensive employment of credit and

the installment system moral as well

as economic unwisdom may attach

the bureau has gathered figures to

show the uncollectible indebtedness

of the people of the state. They are

very large figures. A disregard in

its evidence, amounting to the aggregate

of its results, of the claims of banks

and other small traders.

It is implied in the report that

to the spreading of the installment

business to an extent much of this

will be traceable. Credit has become

so easy that the responsibilities of

debt are little regarded. As against

traders, too, who have been

books an immense advantage for col-

lections roots with dealers who

as a result of the installment

more of the penalties of making

payments. The argument is not

that the installment business

More often than not the system of

payments is a great help. It is

a special provision to many young

people starting at housekeeping. It

is evidenced in the building of com-

plex houses. These accomplishments

testify its maintenance. But, re-

gardless of the New York Times, the

system is abused there as no else

where. Extravagance loses its

face when it is to be paid in

small sum per week or per month.

It is a large cash down.

Dangerous Anti-Fraud Treatment.

For girls who are lured to drink

travels and get picked up by a

reducing less than a warning

from the rate of Annie Drows, a

Parisian, the Louisville Courier-Journal

has a story of a girl who was

lured to drink and was picked up

by a man who was a

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## Lavender's Lovers

By OLIVIA B. STROHM

(Copyright, 1914, by Olivia B. Strohm)

CHAPTER XIII.—Continued.

But the young man interrupted, in

impatience. "I will not be

have each her. I can't go to her house

any more, and she promised to meet

me here to-night."

"But what is to do? The very

damned hotel. "Never see her again,"

he said, and all for a drunkard's

what? "Ah! I have told him that

we are to be married as soon as I

can support a wife. If he refuses to

believe in my good intentions, what

can I do?"

In a conciliatory tone the woman

answered: "Wait; he may feel different

to-morrow."

Then tentatively she ventured: "It

might satisfy him if you would

promise to marry him."

"I will not," said the woman.

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lately, enjoying others, until few re-

mained.

Among the last was a man past

middle life, with a face so marked

by drink and evil passions that the

little of his features that had

once been handsome. The man

had come to the door of the

level of the table. Before him stood

the girl, looking at him with a

glance of pity. The man's hand

was raised to his forehead, and he

looked at her with a despairing

expression. "Time all honest folk are

dead," he said. "It's after midnight."

The man's companion, who had

been standing by him, now stepped

forward and said: "I have a

letter for you."

The man took the letter, and

opened it. He looked at the

contents with a look of surprise.

"What is it?" he asked.

"It is a letter from your

father," said the companion.

The man looked at the letter

with a look of interest.

"What does it say?" he asked.

"It says that your father

is very ill," said the companion.

The man looked at the letter

with a look of concern.

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pleaded excitedly: "I did not, I have

not seen him since you forbade him

the house."

"This seemed to satisfy her father,

for he let go of her shoulders, and

he had left in a rough grip, and

turned to go to the doorway, where

he sat in a chair.

"I am sorry," she said, "but I

am a poor creature, and I am

afraid of my father."

"You are a poor creature," said

her father, "and you are afraid of

me. You are a poor creature, and

you are afraid of me. You are a

poor creature, and you are afraid

of me. You are a poor creature,

and you are afraid of me. You

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